

Certificate Number: 03088-PAE-DE-037830145

Bankruptcy Case Number: 20-13355



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 7, 2023, at 8:46 o'clock AM CDT, Robert Kryzstoforski completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 7, 2023 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor